

2023 Dual Eligible Standards
(Updated 1/26/2023)
(Based On Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)*	\$ 1,235 - Individual	\$1,664 - Couple
Asset Limits:	\$9,090 - Individual	\$13,630 - Couple

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)*	\$1,478 - Individual	\$1,992 - Couple
Asset Limits:	\$9,090 - Individual	\$13,630 - Couple

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)*	\$1,660 - Individual	\$2,239 - Couple
Asset Limits:	\$9,090 - Individual	\$13,630 - Couple

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200%FPL + \$20) <i>(Figures include additional earned income disregards)</i>	\$4,945 - Individual	\$6,659 - Couple
Asset Limits:	\$4,000 - Individual	\$6,000 - Couple

*\$20 = Amount of the Monthly SSI Income Disregard

Schedule MA-1

Medically Needy Income Standards

(Non-MAGI)

Persons Dependent On Income	Annual	Monthly
1	\$4,200	\$350
2	\$4,700	\$392
3	\$5,200	\$434
4	\$5,700	\$475
5	\$6,252	\$521
6	\$6,876	\$573
7	\$7,740	\$645
8	\$8,508	\$709
9	\$9,192	\$766
10	\$9,912	\$826
11	\$10,632	\$886
12	\$11,352	\$946
13	\$12,048	\$1,004
14	\$12,756	\$1,063
15	\$13,488	\$1,124
16	\$14,208	\$1,184
Each Additional Person	\$732	\$61

Schedule MA-1A

Medically Needy Income Standards

Consideration Periods

Persons Dependent On Income	6 Month Consideration Period
1	\$2,100
2	\$2,350
3	\$2,600
4	\$2,850
5	\$3,126
6	\$3,438
7	\$3,870
8	\$4,254
9	\$4,596
10	\$4,956
11	\$5,316
12	\$5,676
13	\$6,024
14	\$6,378
15	\$6,744
16	\$7,104
Each Additional Person	\$366

Schedule MA-2

Medically Needy Resource Standards

(Non-MAGI)

Persons	Standard
1	\$2,500
2	\$3,000
3	\$3,100
4	\$3,200
5	\$3,300
6	\$3,400
7	\$3,500
8	\$3,600
Each Additional Person	\$100

Schedule MA-3

Category and Scope Codes

Removed Effective April 1, 2004

Per Manual Release 116

(These codes were pre-CARES)

Schedule MA-4

List of Private Licensed Long-Term Care Facilities

Removed Effective April 1, 2004
Per Manual Release 116

Schedule MA-5

List of Licensed State Long-Term Care Facilities

Removed prior to 1997

MARYLAND MEDICAL ASSISTANCE PROGRAM

SCHEDULE MA-6

Average monthly amount payable for care in a skilled nursing facility

Effective 1/1/23	Average \$10,342
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Average daily amount payable for care in a skilled nursing facility

Effective 1/1/23	Average \$340
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Note: Based on the Genworth 2021 Cost of Care Survey, January 2023

<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

Life Estate and Remainder Interest Table MA-7

Age	Life Estate	Remainder	Age	<i>Life Estate</i>	Remainder	<i>Age</i>	Life Estate	Remainder
0	.97188	.02812	42	.90457	.09543	84	.36998	.63002
1	.98988	.01012	43	.89855	.10145	85	.35359	.64641
2	.99017	.00983	44	.89221	.10779	86	.33764	.66236
3	.99008	.00992	45	.88558	.11442	87	.32262	.67738
4	.98981	.01019	46	.87863	.12137	88	.30859	.69141
5	.98938	.01062	47	.87137	.12863	89	.29526	.70474
6	.98884	.01116	48	.86374	.13626	90	.28221	.71779
7	.98822	.01178	49	.85578	.14422	91	.26955	.73045
8	.98748	.01252	50	.84743	.15257	92	.25771	.74229
9	.98663	.01337	51	.83674	.16126	93	.24692	.75308
10	.98565	.01435	52	.82969	.17031	94	.23728	.76272
11	.98453	.01547	53	.82028	.17972	95	.22887	.77113
12	.98329	.01671	54	.81054	.18946	96	.22181	.77819
13	.98198	.01802	55	.80046	.19954	97	.21550	.78450
14	.98066	.01934	56	.79006	.20994	98	.21000	.79000
15	.97937	.02063	57	.77931	.22069	99	.20486	.79514
16	.97815	.02185	58	.76822	.23178	100	.19975	.80025
17	.97700	.02300	59	.75675	.24325	101	.19532	.80468
18	.97590	.02410	60	.74491	.25509	102	.19054	.80946
19	.97480	.02520	61	.73267	.26733	103	.18437	.81563
20	.97365	.02635	62	.72002	.27998	104	.17856	.82144
21	.97245	.02755	63	.70696	.29304	105	.16962	.83038
22	.97120	.02880	64	.69352	.30648	106	.15488	.84512
23	.96986	.03014	65	.67970	.32030	107	.13409	.86591
24	.96841	.03159	66	.66551	.33449	108	.10068	.89932
25	.96678	.03322	67	.65098	.34902	109	.04545	.95455
26	.96495	.03505	68	.63610	.36390			
27	.96290	.03710	69	.62086	.37914			
28	.96062	.03938	70	.60522	.39478			
29	.95813	.04187	71	.58914	.41086			
30	.95543	.04457	72	.57261	.42739			
31	.95254	.04746	73	.55571	.44429			
32	.94942	.05058	74	.53862	.46138			
33	.94608	.05392	75	.52149	.47851			
34	.94250	.05750	76	.50441	.49559			
35	.93868	.06132	77	.48742	.51258			
36	.93460	.06540	78	.47049	.52951			

37	.93026	.06974	79	.45357	.54643			
38	.92567	.07433	80	.43659	.56341			
39	.92083	.07917	81	.41967	.58033			
40	.91571	.08429	82	.40295	.59705			
41	.91030	.08970	83	.38642	.61358			

26 CFR 20.2031-7, 49 Federal Register

Schedule MA-8
(Updated 5/12/23)
Spousal Impoverishment Standards

	Resources	Effective
Maximum Spousal Share	\$148,620	1/1/23
Minimum Spousal Share	\$ 29,724	1/1/23

	Income	Effective
Basic Maintenance and Shelter Allowance	\$2,465	7/1/23
Excess Shelter Standard	\$ 739	7/1/23
Maximum Maintenance and Shelter Allowance (sum of Basic Maintenance and Shelter Allowance and Excess Shelter Allowance)	\$3,715	1/1/23

Utility Standards: (used to compute the community spouse's excess shelter allowance)

Heat included in rent (LUA) (Food Stamps limited utility allowance)	\$ 309	1/1/23
Heat paid separately from housing (SUA) (Food Stamps standard utility allowance)	\$ 505	1/1/23

SSI Payment Rate

	Income	Effective
Individual	\$ 914	1/1/23
Couple	\$ 1,371	1/1/23

Substantial Gainful Activity (SGA) Limit:

	\$1,470	1/1/23
(If Blind:	\$2,460)	

Personal Needs Allowance (PNA)

	Income	Effective
Individual	\$ 93	7/1/22
Couple	\$ 186	7/1/22

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2019, as used in the 2022 Trustee Report

Exact age	Male			Female		
	Death probability ^a	Number of lives ^b	Life expectancy	Death probability ^a	Number of lives ^b	Life expectancy
0	0.006081	100,000	76.22	0.005046	100,000	81.28
1	0.000425	99,392	75.69	0.000349	99,495	80.69
2	0.000260	99,350	74.72	0.000212	99,461	79.72
3	0.000194	99,324	73.74	0.000166	99,440	78.73
4	0.000154	99,305	72.76	0.000137	99,423	77.75
5	0.000142	99,289	71.77	0.000122	99,409	76.76
6	0.000135	99,275	70.78	0.000111	99,397	75.77
7	0.000127	99,262	69.79	0.000103	99,386	74.77
8	0.000116	99,249	68.79	0.000098	99,376	73.78
9	0.000104	99,238	67.80	0.000095	99,366	72.79
10	0.000097	99,227	66.81	0.000095	99,357	71.80
11	0.000106	99,218	65.82	0.000102	99,348	70.80
12	0.000144	99,207	64.82	0.000116	99,337	69.81
13	0.000220	99,193	63.83	0.000139	99,326	68.82
14	0.000323	99,171	62.85	0.000170	99,312	67.83
15	0.000437	99,139	61.87	0.000204	99,295	66.84
16	0.000552	99,096	60.89	0.000240	99,275	65.85
17	0.000675	99,041	59.93	0.000278	99,251	64.87
18	0.000806	98,974	58.97	0.000319	99,224	63.89
19	0.000939	98,894	58.01	0.000360	99,192	62.91
20	0.001079	98,802	57.07	0.000405	99,156	61.93
21	0.001215	98,695	56.13	0.000451	99,116	60.95
22	0.001327	98,575	55.20	0.000491	99,071	59.98
23	0.001406	98,444	54.27	0.000523	99,023	59.01
24	0.001461	98,306	53.35	0.000549	98,971	58.04
25	0.001507	98,162	52.42	0.000574	98,917	57.07

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2019, as used in the 2022 Trustee Report (cont.)

26	0.001557	98,014	51.50	0.000604	98,860	56.11
27	0.001610	97,862	50.58	0.000642	98,800	55.14
28	0.001668	97,704	49.66	0.000690	98,737	54.17
29	0.001732	97,541	48.74	0.000748	98,669	53.21
30	0.001795	97,372	47.83	0.000810	98,595	52.25
31	0.001858	97,198	46.91	0.000871	98,515	51.29
32	0.001923	97,017	46.00	0.000931	98,429	50.34
33	0.001992	96,830	45.09	0.000988	98,337	49.38
34	0.002064	96,638	44.18	0.001044	98,240	48.43
35	0.002145	96,438	43.27	0.001105	98,138	47.48
36	0.002231	96,231	42.36	0.001171	98,029	46.53
37	0.002316	96,017	41.45	0.001235	97,914	45.59
38	0.002398	95,794	40.55	0.001295	97,793	44.64
39	0.002482	95,564	39.64	0.001356	97,667	43.70
40	0.002580	95,327	38.74	0.001422	97,534	42.76
41	0.002697	95,081	37.84	0.001501	97,396	41.82
42	0.002828	94,825	36.94	0.001596	97,249	40.88
43	0.002976	94,557	36.04	0.001709	97,094	39.95
44	0.003146	94,275	35.15	0.001841	96,928	39.01
45	0.003340	93,979	34.26	0.001989	96,750	38.08
46	0.003567	93,665	33.37	0.002153	96,557	37.16
47	0.003833	93,331	32.49	0.002333	96,350	36.24
48	0.004143	92,973	31.61	0.002530	96,125	35.32
49	0.004499	92,588	30.74	0.002746	95,882	34.41
50	0.004890	92,171	29.88	0.002981	95,618	33.50

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2019, as used in the 2022 Trustee Report (cont.)

51	0.005321	91,720	29.02	0.003241	95,333	32.60
52	0.005810	91,232	28.18	0.003530	95,024	31.71
53	0.006363	90,702	27.34	0.003853	94,689	30.82
54	0.006973	90,125	26.51	0.004208	94,324	29.93
55	0.007629	89,497	25.69	0.004591	93,927	29.06
56	0.008322	88,814	24.89	0.004997	93,496	28.19
57	0.009049	88,075	24.09	0.005426	93,029	27.33
58	0.009806	87,278	23.31	0.005876	92,524	26.48
59	0.010595	86,422	22.53	0.006348	91,980	25.63
60	0.011452	85,506	21.77	0.006883	91,396	24.79
61	0.012358	84,527	21.01	0.007457	90,767	23.96
62	0.013255	83,482	20.27	0.008010	90,090	23.14
63	0.014126	82,376	19.54	0.008520	89,369	22.32
64	0.015006	81,212	18.81	0.009031	88,607	21.51
65	0.016001	79,994	18.09	0.009617	87,807	20.70
66	0.017124	78,714	17.37	0.010328	86,963	19.89
67	0.018298	77,366	16.67	0.011167	86,065	19.10
68	0.019519	75,950	15.97	0.012158	85,103	18.31
69	0.020847	74,468	15.28	0.013312	84,069	17.52
70	0.022381	72,915	14.59	0.014673	82,950	16.75
71	0.024185	71,283	13.91	0.016221	81,733	16.00
72	0.026266	69,559	13.25	0.017905	80,407	15.25
73	0.028660	67,732	12.59	0.019714	78,967	14.52
74	0.031401	65,791	11.95	0.021714	77,410	13.80
75	0.034618	63,725	11.32	0.024080	75,729	13.10

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2019, as used in the 2022 Trustee Report (cont.)

76	0.038263	61,519	10.71	0.026831	73,906	12.41
77	0.042190	59,165	10.11	0.029855	71,923	11.74
78	0.046367	56,669	9.54	0.033151	69,776	11.08
79	0.050948	54,041	8.97	0.036829	67,463	10.45
80	0.056237	51,288	8.43	0.041122	64,978	9.83
81	0.062360	48,404	7.90	0.046102	62,306	9.23
82	0.069226	45,385	7.39	0.051683	59,434	8.65
83	0.076884	42,243	6.91	0.057896	56,362	8.09
84	0.085452	38,996	6.44	0.064863	53,099	7.56
85	0.095062	35,663	6.00	0.072731	49,655	7.05
86	0.105829	32,273	5.57	0.081626	46,043	6.56
87	0.117838	28,858	5.17	0.091644	42,285	6.10
88	0.131138	25,457	4.80	0.102840	38,410	5.67
89	0.145751	22,119	4.45	0.115236	34,460	5.26
90	0.161678	18,895	4.12	0.128837	30,489	4.88
91	0.178905	15,840	3.82	0.143633	26,561	4.52
92	0.197408	13,006	3.54	0.159606	22,746	4.20
93	0.217149	10,439	3.29	0.176731	19,115	3.90
94	0.238080	8,172	3.06	0.194973	15,737	3.63
95	0.258821	6,226	2.86	0.213413	12,669	3.39
96	0.278966	4,615	2.69	0.231752	9,965	3.17
97	0.298092	3,327	2.54	0.249663	7,656	2.98
98	0.315762	2,336	2.40	0.266801	5,744	2.81
99	0.331550	1,598	2.28	0.282809	4,212	2.65
100	0.348128	1,068	2.16	0.299778	3,021	2.49

MARYLAND MEDICAL ASSISTANCE PROGRAM
Schedule MA 9-A
Period Life Table, 2019, as used in the 2022 Trustee Report (cont.)

101	0.365534	696	2.05	0.317765	2,115	2.34
102	0.383811	442	1.94	0.336830	1,443	2.20
103	0.403001	272	1.83	0.357040	957	2.07
104	0.423151	163	1.73	0.378463	615	1.94
105	0.444309	94	1.63	0.401170	382	1.82
106	0.466524	52	1.54	0.425241	229	1.70
107	0.489851	28	1.45	0.450755	132	1.59
108	0.514343	14	1.37	0.477800	72	1.48
109	0.540060	7	1.28	0.506468	38	1.38
110	0.567063	3	1.21	0.536857	19	1.28
111	0.595417	1	1.13	0.569068	9	1.19
112	0.625187	1	1.06	0.603212	4	1.10
113	0.656447	0	0.99	0.639405	1	1.02
114	0.689269	0	0.92	0.677769	1	0.94
115	0.723732	0	0.86	0.718435	0	0.87
116	0.759919	0	0.80	0.759919	0	0.80
117	0.797915	0	0.74	0.797915	0	0.74
118	0.837811	0	0.68	0.837811	0	0.68
119	0.879701	0	0.63	0.879701	0	0.63
^a Probability of dying within one year. ^b Number of survivors out of 100,000 born alive. Note: The period life expectancy at a given age for 2019 is the average remaining number of years expected prior to death for a person at that exact age, born on January 1, using the mortality rates for 2019 over the course of his or her remaining life.						

Notes:

The period life expectancy at a given age for 2019 represents the average number of years of life remaining if a group of persons at that age were to experience the mortality rates for 2019 over the course of their remaining life.

For updates, see: <http://www.ssa.gov/OACT/STATS/table4c6.html>

Source: SSA, Estimates from the 2022 Trustees Report

Schedule MA-10

**Excess Home Equity Limit
For Exclusion of Long-Term Care Coverage**

Excess Home Equity Limit	Effective Date
\$688,000	2023